

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Amy R McGowan  
Debtor

Case No. 15-15877-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Jan 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2016.

db +Amy R McGowan, 1450 Golden Gate Blvd Apt D8, Mayfield Heights, Oh 44124-1888  
cr +Goldberg Companies, Inc., 25101 Chagrin Blvd., Suite 300, Beachwood, OH 44122-5693  
23922698 +EAGLE LOAN CO., 5961 ANDREWS RD, MENTOR-ON-THE-LAKE, OH 44060-2819  
23922704 +GOLDBERG COMPANIES, INC., 25101 CHAGRIN BLVD #300, BEACHWOOD, OHIO 44122-5693  
23922702 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
FREDERICK, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QSDAVIS.COM Jan 21 2016 21:53:00 Steven Davis, 1370 Ontario Street, Standard Bldg,  
Suite #450, Cleveland, OH 44113-1744  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jan 21 2016 22:19:52 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 21 2016 22:41:26  
Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,  
P.O. Box 201347, Arlington, TX 76006-1347  
23922703 +EDI: AFNIRECOVERY.COM Jan 21 2016 21:53:00 AFNI, INC., P.O. BOX 3427,  
BLOOMINGTON, IL 61702-3427  
23922699 +E-mail/Text: bankruptcynotices@cbecompanies.com Jan 21 2016 22:22:05 CBE GROUP,  
1309 TECHNOLOGY PKWY, CEDAR FALLS, IA 50613-6976  
23922700 +EDI: WFNNB.COM Jan 21 2016 21:53:00 COMENITY BANK / LNBRYANT, 4590 E BROAD ST,  
COLUMBUS, OHIO 43213-1301  
24083529 EDI: BL-BECKET.COM Jan 21 2016 21:53:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
24067040 EDI: IRS.COM Jan 21 2016 21:53:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
23922701 +EDI: CBSKOHLS.COM Jan 21 2016 21:53:00 KOHLS / CAPONE, N56 W 17000 RIDGEWOOD DR,  
MENOMONEE FALLS, WI 53051-7096  
24047796 EDI: Q3G.COM Jan 21 2016 21:53:00 Quantum3 Group LLC as agent for, CP Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* Steven Davis, 1370 Ontario Street, Standard Bldg, Suite #450, Cleveland, OH 44113-1744  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2016 at the address(es) listed below:

C. Timothy Murphy, III on behalf of Debtor Amy R McGowan murphy@murphyslawllc.com  
Joseph J. Straka on behalf of Creditor Goldberg Companies, Inc. joe@morscherstraka.com,  
jstraka@windstream.net  
Steven Davis on behalf of Trustee Steven Davis sdavis@daviscolpa.com,  
sdavis@ecf.epiqsystems.com  
Steven Davis sdavis@daviscolpa.com, sdavis@ecf.epiqsystems.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Amy R McGowan**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4758**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **15-15877-aih**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amy R McGowan

1/20/16**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**